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PATENT APPLICATION TRANSMITTAL LETTER

TO THE ASSISTANT COMMISSIONER OF PATENTS:

Transmitted herewith for filing is the patent application identified as follows:

Inventor: Kevin CAROTHERS, Simon KHILKEVICH, Bonnie PLAKOS, and Arunas BARKUS

Title: SYSTEM AND METHOD FOR MANAGING FINANCIAL TRANSACTION INFORMATION

Enclosed are:

36 Sheets of Specification, including 9 sheets of claims and an Abstract
Twenty-five (25) Sheets of Drawings (Figures 1-25)
Declaration and Power of Attorney for Patent Application (Unexecuted)
Transmittal of Application Under 37 CFR 1.41(c)

The filing fee has been calculated as follows:

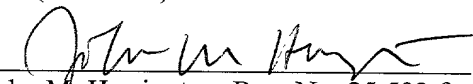
CLAIMS AS FILED			
	Number Filed/Paid For	Number Extra	Rate
BASIC FEE	-----		\$710
TOTAL CLAIMS	76-20	56	\$18
INDEPENDENT CLAIMS	6-3	6	\$80
MULTIPLE DEPENDENT CLAIM PRESENT - NO			\$
FEE TOTAL			\$2,198

Enclosed is a check in the amount of \$2,198 to cover the filing fees. The Commissioner is hereby authorized to charge any additional fees required by this action, or credit any overpayment to Deposit Account No. 50-1458. A duplicate of this sheet is attached for that purpose.

Please address all correspondence and telephone calls in connection with this application to:

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Kevin CAROTHERS, Simon KHILKEVICH, Bonnie
PLAKOS and Arunas BARKUS

Serial No. : To be Assigned

Filing Date : Transmitted Herewith

For : SYSTEM AND METHOD FOR MANAGING
FINANCIAL TRANSACTION INFORMATION



Assistant Commissioner for Patents
Box: PATENT APPLICATION
Washington, D.C. 20231

TRANSMITTAL OF APPLICATION UNDER 37 CFR 1.41(c)

Sir:

The undersigned attorney hereby makes application for U.S. Letters Patent on behalf of Applicants Kevin CAROTHERS, Simon KHILKEVICH, Bonnie PLAKOS and Arunas BARKUS, whose addresses and citizenships are as follows:

Inventor	Address	Citizenship
Kevin CAROTHERS	9220 Beljean Street North Hills, CA 91343	U.S.A.
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Arunas BARKAS	1050 Euclid Street, Apt. 201 Santa Monica, CA 90403	U.S.A.

Applicants claim the benefit, under 35 USC § 119, of U.S. Provisional Application Serial Number 60/170,658 filed December 14, 1999.

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Respectfully submitted,

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I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

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